

CHAPTER 5

DISCUSSION, RECOMMENDATIONS, AND CONCLUSION

5.1 Introduction

Chapter Five begins with the summary and discussion of the findings based on the research questions, objectives, hypotheses, and literature review. The theoretical and practical contributions and implications of the results are also highlighted. Additionally, the chapter outlines the study's limitations and directions for future research. This chapter ends with the conclusion of the study.

5.2 Executive Summary

5.2.1 Executive Summary vs. Abstract, Differences

Table 5.1 shows the main differences between an executive summary and abstract. They differ across seven dimensions: nature, audience, scope, aim, length, content, and style.

Table 5.1: Executive Summary vs. Abstract, Differences

Items	Abstract	Executive Summary
Nature	Abbreviated summary.	Unique selling point (USP).
Audience	Specialized (researchers) or more readers.	Decision-makers, e.g., corporate managers.
Scope	Informational, academic, administrative, and other general documents (thesis, articles, and patents).	Solicited or unsolicited sales proposals and bids (P&B).
Aim	Give information. Ascertain the aim of the whole document, give an overview or preview of the content.	Call for decision making. Convince readers to buy on the recommended solution addressing the problem, namely, make your unique selling point (USP).
Length	Short. Shorter than the executive summary.	Short. Longer than the abstract.

‘Table 5.1, Continued’

Items	Abstract	Executive Summary
Content	Mainly technical: 1. Present the problem and scope. 2. Expose the used methodology. 3. Report observation and results. 4. Conclude and recommendations.	Mainly managerial (The four rules or persuasion): 1. State outcomes and benefits. 2. Substantiate benefits with proofs of concept. 3. Apply benefits to the reader's particular; context (win themes). 4. Recommend a solution to address the problem.
Style	Technical, static, and more academic.	Managerial, dynamic, and more enthusiastic.

Source: Khan (2008:4)

An abstract aims to persuade the reader or researcher to read the whole document to gain information. Conversely, an executive summary aims to convince the reader (decision maker) to make certain decisions, whether to buy a service/product or approve a procedure.

This section summarises the findings based on the research objectives. The primary objective of the research is to investigate the mediating role of continuance intention to use online banking on the relationship between INQ, SYQ, E-SQ, and online banking performance. More specifically, the study hypothesised that three independent variables, namely INQ, SYQ, and E-SQ, directly influence online banking performance, and that the relationships are mediated by continuous-use intention.

Four sub-objectives were derived from the main objective. Studying these relationships will present avenues to improve online banking performance. The conceptual framework of the study explained the relationships between the variables, hypothesising that a bank's valuable intangible resources influence online service performance. In this study, the intangible resources were website quality components and continuous-use intention. Ten hypotheses were formulated and empirically tested

using PLS-SEM (Smart-PLS v 3.0). The findings supported nine hypotheses, seven of which were for direct effects and two for mediation.

5.3 Discussion

The following discussions are based on the research objectives listed in Chapter One:

1. To examine the effects of website quality components (INQ, SYQ, and E-SQ) on online banking performance.
2. To evaluate the effects of website quality components (INQ, SYQ, and E-SQ) on customers' continuous-use intention.
3. To determine the effect of customers' continuous-use intention on online banking performance.
4. To investigate the mediating effect of customers' continuous-use intention on the relationships between INQ, SYQ, E-SQ, and online banking performance.

5.3.1 To Examine the Effects of Website Quality Components (INQ, SYQ, and E-SQ) on Online Banking Performance

The first objective of this research is to examine the effects of website quality components (INQ, SYQ, and E-SQ) on the performance of online banking. Three hypotheses were formulated, describing the relationships between INQ, SYQ, E-SQ, and online banking performance.

INQ is the ability of the online banking system to provide its users with new, easy to understand, clear, and accurate information. H1 hypothesised that INQ influences online banking performance. Based on the results, the relationship was found to be positive and significant, and so the hypothesis was supported. This finding

corresponds with the results of prior studies (Al-mamary et al., 2014; Chen, 2013; Kassim & Hussin, 2010; Winfred et al., 2018). It also answered the research question. In general, the finding showed that INQ had the most impact on online banking performance compared to other components.

As stated in the literature review, INQ is a criterion for clients' perceived efficiency of the e-service system and clients' evaluation of its content. One may consider quality in general and INQ in particular as the level of benefit or the fitness to employ. This research highlighted the need for commercial banks to improve INQ so that their online service performance can be enhanced. In sum, this finding suggests that it is vital to identify which aspects of INQ are critical to Jordanian banks to help decision-makers implement effective strategies that can realise higher online service performance.

Secondly, this objective was also achieved by examining H2. H2 hypothesised that SYQ influences online banking performance. SYQ is the ability of an online banking system to provide its users with accurate, reliable, easy to understand, and relevant information. The study found a significant positive relationship between SYQ and online banking performance. Therefore, the hypothesis was supported. Past studies have also shown that SYQ positively predicts performance (Al-mamary et al., 2014; Chang et al., 2012; Winfred et al., 2018). This finding supports the notion that a high-quality system can offer clients more convenience, privacy, and responsiveness.

This result suggests that Jordanian commercial banks that focus on SYQ and making it as one of their main strategies in creating high quality systems are more likely to perform better. These systems are beneficial for Jordanian commercial banks, as adopting new technologies in response to the needs of customers would give them an advantage over their competitors.

The final tested hypothesis was H3 for this objective. H3 specified that E-SQ influences online banking performance. E-SQ is the ability of the online banking system to provide its users with an efficient, responsiveness, and fulfilling website to conduct online banking transactions. Based on the findings, E-SQ was found to be positively related to online banking performance. Therefore, the hypothesis was supported. This means that the extent to which the desires of online banking users are met is positively related to performance. The result is congruent with that of prior studies (AL-Adwan & AL-Tarawneh, 2017; Agus et al., 2007; Chang et al., 2012). It also offers support for theoretical explanations of online banking performance.

E-SQ enables strong performance through the creation of new knowledge and insights from information inside and outside the bank, such as market information. Accordingly, E-SQ is essential for Jordanian commercial banks in creating sustainable competitive advantage by open-mindedness, commitment to provide high level services, and sharing insights. Jordanian commercial banks must therefore be more effective in providing high quality e-services.

5.3.2 To Evaluate the Effects of Website Quality Components (INQ, SYQ, and E-SQ) on Customers' Continuous-Use Intention

The second objective of this study is to evaluate the effect of website quality components (INQ, SYQ, and E-SQ) on continuous-use intention of online banking. Building on the literature, three hypotheses (H4-H6) were formulated on the relationship between INQ, SYQ, E-SQ, and continuous-use intention. H4 posited that INQ influences continuous-use intention of online banking. The analysis found a positive relationship between INQ and continuous-use intention of online banking, hence the hypothesis was supported. The level of information quality, activities, and

skills that Jordanian commercial banks possess are positively related to their ability to offer more reliable, accurate, and complete information, which in turn increases clients' continuous-use intention of online banking. This result further evinces that commercial banks can satisfy their clients better and track and react to their needs and preferences.

The positive result is congruent with past studies, that INQ positively influences continuous-use intention (Abu Bakar & Melan, 2018; Apostolou et al., 2017; Kim et al., 2019; Suryanto et al., 2016). This finding suggests that market-oriented Jordanian commercial banks are more capable of providing high quality information as part of their ability to offer services that can enhance continuance intention. As Jordanian commercial banks focus more on INQ, clients' continuous-use intention of online banking will increase. Therefore, managers of Jordanian commercial banks should develop INQ since it can improve customers' acceptance and adoption of online banking.

H5 was also formulated to achieve this objective. H5 posited that SYQ influences continuous-use intention of online banking. The results found a positive and significant relationship between SYQ and continuous-use intention of online banking, thus the hypothesis was supported. Similar to the findings of past studies, system quality is a website quality component that significantly and positively predict continuous-use intention (Brown & Jayakody, 2008; Mardiana et al., 2015). This result is also congruent with the conclusions of past studies, that SYQ, as part of a bank's efficient system, can enhance the continued intention to use online banking (Apostolou et al., 2017; DeLone & McLean, 2003; Okechi & Kepeghom, 2013; Suryanto et al., 2016).

SYQ is based on clients' needs, as determined by the system's analysis and development. It is a critical factor of client satisfaction in using a system, and it relates to such factors as technical adequacy, privacy, appearance, navigation, security, and delay (Ahn et al., 2007). Speed and system availability are also important because they allow clients to accomplish their goal without waiting too much (Kim et al., 2019). This result evinces that SYQ plays a crucial role in the customers' continuous-use intention of online banking. Therefore, Jordanian commercial banks should develop their services based their technical abilities, rather than maintaining status quo.

H6 was the final hypothesis for the objective. H6 posited that E-SQ influences continuous-use intention of online banking. The finding showed a significant positive relationship between E-SQ and continuous-use intention of online banking, thus the hypothesis was supported. This result is similar to past results, that a significant driver of continuous-use intention of online banking in Jordanian commercial banks is high quality e-service characterised by system availability, efficiency, privacy, contact, responsiveness, fulfilment, and compensation (Li et al., 2018; Natalia et al., 2016; Sharma et al., 2017).

This result supports the conclusions of numerous studies (Li et al., 2018; Sharma et al., 2017; Yen & Lu, 2008). The finding suggests that a low level of online banking usage is caused by the poor quality of e-service. Jordanian commercial banks can increase online banking adoption by improving E-SQ. They should redevelop and improve their online service strategies to enhance customer acceptance of online banking. Furthermore, the banks should consider new perspectives and ideas and make appropriate responses towards changes in the competitive environment. In sum,

Jordanian commercial banks must recognize that E-SQ is necessary for customers' adoption of online banking.

5.3.3 To Determine the Effect of Clients' Continuous-Use Intention on Online Banking Performance

The third objective is to determine the effect of clients' continuous-use intention of online banking on online banking performance. H7 was formulated to test the relationship between continuous-use intention and banking performance. H7 posited that continuous-use intention of online banking influences online banking performance.

Continuous-use intention is the tendency to use online banking continuously and for the long term. The analysis found a positive and significant relationship between continuous-use intention and online banking performance. Therefore, the hypothesis was supported, and the research question was answered. This finding supports similar results of past studies (Chen, 2013; Sanami & Shojaei, 2016). In general, the result supports TAM by confirming the positive influence of continuous-use intention on online banking performance.

As discussed in the literature review, continuous-use intention is important for managers and decision-makers in service institutions such as banks, and it is widely mentioned by scholars in services marketing. Accordingly, this research highlighted the importance of continuous-use intention of online banking, as it can improve the performance of online banking. This finding suggests that Jordanian commercial banks need to understand the satisfaction, perceptions, and attitudes of their customers towards this technology. Online banking services can help Jordanian commercial

banks gain a competitive advantage through improved online service performance and customer service.

5.3.4 To Investigate the Mediating Effect of Customers' Continuous-Use Intention on the Relationships between INQ, SYQ, E-SQ, and Online Banking Performance

The fourth objective is to investigate the mediating effect of continuous-use intention on the relationship between INQ, SYQ, E-SQ, and online banking performance. Three mediation hypotheses (H8-H10) developed and tested using the bootstrapping technique (Preacher & Hayes, 2008b).

H8 posited that continuous-use intention mediates the positive relationship between INQ and online banking performance. The finding showed that continuous-use intention mediates the negative relationship between INQ and online banking performance. Therefore, H8 was not supported. This result, however, is surprising given the fact that the path from INQ to continuous-use intention was positive and significant. To clarify this result, the researcher interviewed the managers of the banks.

Before starting the interviews, the researcher informed the managers of all 13 banks about the research objectives and their right to not participate. Nine out of 13 managers responded, and the researcher conducted semi-structured interviews with them individually. The nine interviews focused on how INQ influences online banking performance through customers' continuous-use intention of online banking. The researcher wanted to know the reason for the non-significant relationship between INQ and online banking performance through customers' continuous-use intention, despite the positive effect of information quality on continuous-use intention. The

interviews were then transcribed and carefully read to gain a thorough understanding. The data were then analysed with a comparative technique. The results indicated that a possible reason for this non-significant relationship is that the banks are more perceptive of the technological risks compared to the customer/user. Therefore, the role of continuous-use intention of online banking in mediating the relationship may not be substantial.

This result first shows that the marketing tools for online banking in commercial banks have not effectively generated awareness and explain the benefits of online banking to customers. The low continuous-use intention of online banking appears to be strongly linked to its poor promotion by banks. Second, the Jordanian banks neglected to improve their services (new, easy-to-understand, clear, and accurate information) to enhance the continuance intention of clients to use. This would affect online banking performance.

In this case, Jordanian commercial banks need to examine the factors that predict online banking adoption so that they can design better marketing strategies and encourage clients to increase their online banking use in the future. In other words, Jordanian banks should focus more on improving information quality, as this would ultimately lead to encouraging clients to continuance their intention to use online banking. This would lead to increased online banking performance.

H9 posited that continuous-use intention mediates the positive relationship between SYQ and online banking performance. The finding confirmed that continuous-use intention of online banking positively mediated the relationship between SYQ and online banking performance, hence H9 was supported.

This finding suggests that efficient SYQ will help Jordanian commercial banks to increase continuous-use intention of online banking and improve online banking

performance. SYQ alone cannot ensure online banking performance if clients' continuous-use intention of online banking is poor. Only few online banking services in Jordan perform adequately, thus the banks continually look for ways to improve them. Much of this poor performance can be attributed to their unawareness that their strategies are essential to increase the level of online banking adoption. The banks' online system should be high quality and efficient so that more users use online banking, which would lead to better online banking performance. The present result is supported by Cheng (2020), who confirmed that online banking performance is achieved via the efficient exploitation of bank resources, such as SYQ and continuous-use intention of online banking.

H10 posited that continuous-use intention mediates the positive relationship between E-SQ and online banking performance. The result showed that continuance-use intention mediated the relationship between both. Therefore, H10 was supported. The relationship was important because of the mediation of continuous-use intention. The finding suggests that the effect of E-SQ on online banking performance is better understood through the mediation of continuous-use intention.

The finding indicates that the ability of Jordanian commercial banks to enhance E-SQ and deal with competition would lead to higher continuous-use intention of online banking, which in turn generates higher online service performance. This finding highlights the significance of continuous-use intention as a mediator between E-SQ and online banking performance. This result is consistent with that of Cheng (2020) and Lee (2017), who showed that E-SQ relates to performance through continuance intention. In this case, e-service quality had a significant influence on the continuous-use intention of online banking, and this played a vital role in explaining online banking performance.

In conclusion, the research revealed that website quality components (INQ, SYQ, and E-SQ) indirectly predicted online banking performance through continued intention to use online banking. The findings contribute additional, important explanation to the relationship between website quality components and online banking performance. They also indicate that Jordanian commercial banks need to improve their website quality components to increase the adoption and performance of online banking.

The finding also assumes that most Jordanian commercial banks apply several components simultaneously. While the components of website quality appear as viable predictors of online banking performance, the evidence indicates that Jordanian commercial banks should keep pace with modern technological developments in website quality to increase clients' continuous-use intention and online banking performance. Consistent with Chen (2013), the results suggest that INQ, SYQ, and E-SQ are the business philosophy of service providers. The purpose of continuous improvement is to consistently provide high quality services to retain existing customers and gain new ones.

5.4 Implications of the Study

Researchers in the area of finance have given much attention to the performance of online banking and its predictors. This study provided several important implications related to the online banking performance of Jordanian commercial banks. The findings provide managerial, theoretical, and methodological implications, which will be presented in the following subsections.

5.4.1 Managerial Implications

Firstly, the Jordanian banking sector, as in various countries, is deemed one of the major props of the emerging Jordanian economy, contributing to 18.82 percent of the GDP. Commercial banks and internal stakeholders must recognise that their decisions relating to online banking services have a direct influence on the activities of customers. Therefore, it is necessary to explain what managers and decision-makers of commercial banks may do to improve the performance of online banking and thus their sustainability. Based on a literature review, this research found that the usage of online banking in Jordan is lacking compared to other countries. The primary cause for the banks' underperformance is the unfriendly environment (Shihadeh et al., 2018).

Low online banking adoption and customers' inability to benefit from the features and benefits of these services can be attributed to the customers' lack of awareness. However, Jordan stands first among the Arab countries in computer infrastructure and internet coverage (Baller et al., 2016). Accordingly, commercial banks need to understand and manage the obstacles that lower customers' acceptance of online banking, in addition to meeting the current and near-future needs of customers through periodic investigations on this issue. Commercial banks must increase the awareness of customers and promote these services through workshops, advertisements, and other capacity-building programs. Additionally, highlighting the benefits and advantages of online banking may increase its usage.

One of the reasons clients avoid using online banking is security risk and doubt, thus commercial banks must revise the user interface of online banking (website) and implement standard security technology. Clients' complaints about online banking should be considered by banks to improve website quality. The banks also need to

design a more user-friendly website with accurate and adequate information to support and encourage clients to use online banking services. The study also recommends that commercial banks reduce the inhibitors of online banking adoption to increase its usage and encourage customers to utilise online services.

The unfriendliness of the e-business environment in Jordan weakens the support services, infrastructure, and other regulatory frameworks. When internal stakeholders (decision-makers) perceive the e-business environment to be unsupportive, they are less likely to take high-risk opportunities. Therefore, the bank and its decision-makers must create an enabling e-environment for customers so that they benefit from online banking. Put differently, they should create an enabling e-environment that can promote an online banking usage culture among customers.

The study confirmed that INQ contributed to continuous-use intention and online banking performance. Therefore, decision-makers and managers need to acknowledge the necessity of INQ in enhancing continuous-use intention and improving online service performance, and to be aware of the determinants of INQ. The findings can help commercial banks to determine the main quality criteria for online banking website, as evaluated by customers, to improve their e-service offerings. Furthermore, the banks can use the findings to maintain current users and attract new ones. Both play a critical role in making e-services successful.

The study also recommended that commercial banks develop SYQ to support a holistic view of the e-business. Therefore, decision-makers of Jordanian commercial banks should be mindful of the vital role that SYQ plays in predicting online banking performance. While the influence of SYQ on online banking performance is essential, its effect on continuous-use intention is even more important. From the practical side, developing a system that protects customers while possessing quality and

technological superiority would enhance customers' continued intention to use online banking, thus improving online banking performance. Accordingly, decision-makers should concentrate on the long-term technological mind-set to ensure the currency and quality of their online services.

Finally, the findings revealed that E-SQ influenced customers' continuous-use intention and online banking performance. This result is particularly important for decision-makers of the bank to formulate effective strategies to develop high-quality e-services that meet customers' needs, incorporating such features as availability, efficiency, and privacy. By improving e-service quality, the banks could enhance continuous-use intention and online banking performance. Additionally, Jordanian commercial banks need to have a better knowledge of their clients, markets, and competitors. This information will help commercial banks to increase their profits, market shares, and competitive advantages, as they can offer higher value e-services to clients.

In conclusion, this research evinced that INQ, SYQ, and E-SQ are critical components that can generate competitive advantage. They should thus be observed as complementary components that directly enhance continuous-use intention and improve online banking performance. Website quality components are very different in nature; focusing only on one may not be enough. The successful combination of these components is therefore essential. For Jordanian commercial banks to be more creative, their decision-makers should devise a strategy that effectively combines these components, which would lead to higher online banking adoption and performance. This strategy will give the banks greater competitive advantage and profits. Therefore, this research supports the argument that online quality of service is

a major source for competitive advantage, which will contribute to better performance.

5.4.2 Theoretical Implications

This study presents empirical evidence for the theoretical relationships hypothesised in the conceptual framework. Notably, it highlighted the mediating role of continuous-use intention on the relationship between INQ, SYQ, E-SQ, and online banking performance. Ten hypotheses were formulated, and nine were supported.

Several studies have examined the effects of INQ, SYQ, and E-SQ on banking performance (AL-Adwan & AL-Tarawneh, 2017; Mohmoodi & Asetmal, 2014; Shagari et al., 2015). However, the examination of INQ, SYQ, and E-SQ as components of website quality and their effects on online banking performance has received little attention from researchers. Accordingly, the structural relationships between INQ, SYQ, E-SQ, and online banking performance were investigated in a single model. The findings revealed that INQ, SYQ, and E-SQ had positive effects on online banking performance. The research contributes to the body of knowledge on the relevance of continuous-use intention in predicting online banking performance. The findings also provide further support for the conceptual framework. Therefore, this research contributes by providing empirical evidence to support the assertions of past studies. This research regarded INQ, SYQ, E-SQ, and continuous-use intention as critical factors of online banking performance.

This research also contributes to theory by determining the significant relationship between website quality and continuous-use intention. INQ, SYQ, and E-SQ were estimated as predictors of continued intention to use online banking. The findings revealed that website quality components positively predicted continued

intention to use online banking. According to Abu Bakar & Melan (2018) and Kim et al. (2019), INQ, SYQ, and E-SQ are important drivers of customer's continuous-use intention. Therefore, continued intention to use online banking depends on how banks are able to develop their website quality components. This also demonstrates that website quality components play a critical role in increasing clients' acceptance of online banking.

Furthermore, the current research has contributed to the theoretical literature by examining the mediation of continuous-use intention on the relationship between INQ, SYQ, E-SQ, and online banking performance. The findings showed (1) the non-significant mediation of continuous-use intention on the relationship between INQ and online banking performance; (2) the positive mediation of continuous-use intention on the relationship between SYQ and online banking performance; and (3) the positive mediation of continuous-use intention on the relationship between E-SQ and online banking performance. The findings indicated that higher SYQ and E-SQ would raise clients' continued intention to use online banking, which would then lead to better online banking performance. The findings of this research are consistent with the results of Cheng (2020) and Lee (2017).

With regards to H8, continued intention to use online banking did not play a significant role in the relationship between INQ and online banking performance. This was likely caused by the lack of customer awareness about online banking and its poor promotion by commercial banks. Accordingly, commercial banks need to improve the information quality of their services to assure their clients that online banking is safe. An emphasis on positive security characteristics may reduce the negative perceptions of clients. Commercial banks should also increase customer awareness and promote these services through workshops, advertisements, and other capacity-building

programs. Such procedures could improve the continued intention to use online banking, which in turn would improve the performance of online banking.

The current research has also contributed to the theoretical literature by expanding the IS success model of DeLone & McLean (2003), providing a more holistic understanding of the study variables. The findings are expected to expand this model as most studies have only been conducted in developed countries like South Korea, USA, and Taiwan, while Jordan, as an Arab and developing country, has received little attention. Additionally, many of these studies focused on manufacturing firms and education sector in developed countries, whereas the current study investigated Jordanian commercial banks. These results are expected to contribute to the body of knowledge by presenting results from a different context (Abu Bakar & Melan, 2018; Apostolou et al., 2017; Chen, 2013; Kim et al., 2019; Mardiana et al., 2015; Moon & Jang, 2018), as Jordan has a different culture, language, and ethnicity. To some extent, the findings can evince the usefulness and applicability of the IS success model in investigating commercial banks.

The IS success model (DeLone & McLean, 2003) provides an accurate assessment of IS success by describing the relationships between six factors. By applying the IS success model, the research found that both banks and customers seek to balance what banks offer in, and customers receive from, e-services. The current research provides theoretical contributions through its integration of e-service quality (Parasuraman et al., 2005) and online banking performance into the IS success model, which significantly changed the nature of relationships between the success factors.

These relationships are reflective of the online banking context, where INQ, SYQ, and E-SQ are essential features of website quality for better online service performance.

The inclusion of continuous-use intention instead of intention to use or use is also a

valuable improvement, as clients' continued intention to use online banking is indicative of repeat clients. Looking at the variables in the study model and closely considering their interrelationships give better comprehension of how to measure and improve online banking adoption. The research model may also be used to diagnose and tackle issues in online banking adoption. According to the best knowledge of the researcher, the current study is the first to examine website quality, online banking performance, and the mediating role of continuous-use intention in Jordanian commercial banks.

5.4.3 Methodological Implications

Besides theoretical and practical contributions, this research also provides some methodological implications. Firstly, prior studies on overall performance have mainly applied AMOS and/or SPSS. Still, to the best knowledge of the researcher, very few studies have applied PLS-SEM to examine the variables. Moreover, the measures of website quality components (INQ, SYQ, and E-SQ) were adapted from various sources (Ali et al., 2012; Lee et al., 2002; Parasuraman et al., 2005). Therefore, the examination of website quality components in another context requires the confirmation of the measures' validity and reliability. The Cronbach's alpha for information quality was 0.959, for system quality 0.925, and for e-service quality 0.940. Generally, these indicate that the measures were relatively reliable (Hair et al., 2010). Convergent validity, composite reliability, and discriminant validity were evaluated and found to be satisfactory. Therefore, the present research contributes to methodology and literature of online banking performance by establishing the reliability and validity of the adapted measures in the Jordanian context.

5.5 Limitation and Suggestions for Future Research

Despite its numerous important contributions, the study has various limitations that must be highlighted. Firstly, the common method variance of the survey is a possible limitation of this research (Jakobsen & Jensen, 2015). However, Harman's single factor analysis confirmed that the instrument was free from this problem. Nonetheless, future studies can minimise measurement errors by collecting data from diverse customers of several banks.

Secondly, this research only included commercial banks operating in north, central, and south Amman. Jordanian commercial banks share similar characteristics, such as ownership type, services provided, and so on. Still, the findings may be somewhat different in other cities or governorates. Accordingly, generalisations to commercial banks operating in other parts of the nation should be made carefully. Performance should also be evaluated by sub-functions, such as product/service, service environment, service delivery system, and so forth. The research is limited as it ignored the fact that bank functions can differ based on sector or business type. Future research should consider examining the online service performance of Jordanian commercial banks in other areas of the country and by sub-function, thus contributing more in-depth findings.

Thirdly, the present study adopted the quantitative approach and depended on a single data collection method. Survey was the only instrument used to gather data. The respondents might not always be ready to answer questions perfectly. Therefore, the responses might not provide accurate and consistent measures of the research variables. Future studies should combine both qualitative and quantitative techniques to conduct an in-depth examination of online service performance in Jordanian commercial banks.

Fourthly, the research collected cross-sectional data, as the responses were gathered at a specific point in time. It thus has limited ability in proving the causal relationships between the variables (Sekaran & Bougie, 2010a). As the data were gathered at a single point of time, they did not describe the long-term behaviours of the sample. Given these limitations, a longitudinal study is recommended for future research. It may assist researchers to gain more understanding of the subject matter and validate the results of cross-sectional studies.

Fifthly, the variables were measured as unidimensional constructs. INQ, SYQ, E-SQ, and continuous-use intention can provide more information if they are measured as multidimensional constructs. The relationship between these variables and online banking performance using a multi-dimensional scale is a possible research subject. For instance, INQ was as a unidimensional website quality component adapted from Lee et al. (2002), but future studies can adapt or adopt Klein's (2002) five-dimension INQ scale.

Similarly, this research measured E-SQ as a unidimensional construct as developed by Parasuraman et al. (2005). Future research can examine the seven dimensions of E-SQ and their influence on online banking performance. This research also measured SYQ based on Ali et al. (2012). Examining a multidimensional SYQ would present a much deeper understanding of the variable and how it predicts online banking performance. Finally, continuous-use intention was measured as a unidimensional construct. As suggested by Abu Bakar & Melan (2018), multi-item measures should be used instead of single-item ones. Consequently, this research recommended future research to consider multidimensional variables, such as e-word-of-mouth (eWOM), willingness to pay more, repurchase intentions, brand recommendation, and customer awareness.

Lastly, this research investigated the mediating role of continuous-use intention on the relationship between INQ, SYQ, E-SQ, and online banking performance. The effects of the independent variables examined in the research were confined to online banking performance. Other components of website quality, such as general or high content quality, quality technology, and appearance quality, can be included to expand the research framework. Future studies could further extend the research scope by conducting a configurational approach, using continuous-use intention as a mediator to describe the variance in online banking performance.

5.6 Conclusion

The main objective of the study is to investigate the mediating role of continuous-use intention on the relationship between INQ, SYQ, E-SQ, and online banking performance in Jordanian commercial banks. The study has achieved all the four objectives listed in Chapter One.

The first objective is to examine the relationships between INQ, SYQ, E-SQ, and online banking performance. This objective was accomplished by examining three direct relationship hypotheses. The research presented empirical evidence of the significant positive relationship between INQ, SYQ, E-SQ, and online banking performance. The result shows that website quality of all components received a mean value between 3.638 and 3.490 which indicates that it is vital to identify which aspects of INQ, SYQ, and E-SQ are critical to Jordanian banks to help decision-makers implement effective strategies that can realise higher online service performance.

The second objective is to evaluate the relationship between INQ, SYQ, E-SQ, and continuous-use intention of online banking. Similarly, three hypotheses were tested to accomplish this objective. The empirical evidence revealed that INQ, SYQ,

E-SQ had a positive impact on the continuous-use intention of online banking. The findings show that external clients recognise the importance of INQ, SYQ, and E-SQ. The results also evince that the website quality components play a crucial role in the customers' continuous-use intention of online banking. Therefore, Jordanian commercial banks should develop their services as part of their ability to offer services can enhance continuance intention, rather than maintaining status quo.

The third objective is to determine the relationship between continuous-use intention and online banking performance. One hypothesis was examined to achieve this goal. The findings indicated the significant positive relationship between continuous-use intention of online banking and online banking performance. This finding suggests that Jordanian commercial banks need to understand the awareness, perceptions, and attitudes of their customers towards this technology. Online banking services can help Jordanian commercial banks gain a competitive advantage through improved online service performance and customer service.

Lastly, the fourth objective is to investigate the mediating role of continuous-use intention of online banking on the relationship between INQ, SYQ, E-SQ, and online banking performance. This objective was achieved by examining three mediation hypotheses. The results showed that continuous-use intention mediated between SYQ, E-SQ, and online banking performance, but it did not mediate between INQ and online banking performance. This result contributes additional, important explanation to the relationship between website quality components and online banking performance. They also indicate that Jordanian commercial banks need to improve their website quality components to increase the adoption and performance of online banking.

The study also provided practical, theoretical, and methodological contributions by examining the impact of website quality components on the performance of online banking in Jordanian commercial banks. Based on the limitations of the research, directions for future studies have been outlined. In conclusion, this study has presented valuable theoretical, practical, and methodological contributions to the literature on website quality and online banking performance.

In summary, the findings of this empirical research highlight new insights about how information quality, e-service quality, and system quality can improve the adoption and performance of online banking in Jordanian commercial banks.

